

Self-Resolution Checklist

This page is a printable checklist for you to use in assessing whether you have taken all the necessary steps to resolve your problem yourself. You must take these steps before the Ombudsman's office will assist you in resolving your student loan problem. If you have filled out this checklist and have found that you have done everything you can, take the next step and complete the Ombudsman assistance request form.

The first step in resolving a student loan problem is to contact your lender or loan servicer.

Have you called your lender or loan servicer?

NO	YES
Call the lender or loan servicer. If you're not sure who your lender or servicer is, you can find out at www.nslds.ed.gov . STOP HERE	If you have already made this contact, answer the questions below for your specific type of problem: payment relief (Section A), cancellation or discharge (Section B), closed school (Section C), or dispute (Section D).

A. Payment Relief

Is your loan in default?

NO	YES
If your loan is not in default, you may qualify for payment relief in the form of a deferment or forbearance. Proceed to question A.1.	Loans in default are not eligible for payment relief in the form of deferment or forbearance. Contact your lender or loan servicer to discuss alternative payment arrangements (an income-contingent or income-sensitive repayment plan) based on your current income. STOP HERE

A.1 Have you submitted an application for a deferment or forbearance?

NO	YES
Deferments and forbearances are not automatic. Contact your lender or loan servicer to request an application. STOP HERE	After you have submitted an application, you will receive written verification. Proceed to question A.2.

A.2 Did you receive verification of the deferment or forbearance?

NO	YES
If you have not received written verification of the deferment or forbearance, you should continue making payments. Contact your lender or loan servicer so that you can check the status of your application, request a letter confirming processing of the application, and find out when your next payment is due. STOP HERE	After you have received written verification of your deferment or forbearance, you may lower or stop your payments according to the terms of the deferment or forbearance. If you still have a dispute with your loan servicer, you are ready to fill out the Ombudsman assistance request form at StudentAid.gov/repay-loans/disputes/prepare/contact-ombudsman .

B. Cancellation or Discharge

B.1. Did you submit an application for discharge or cancellation to your lender or loan servicer?

NO	YES
You have not submitted an application to cancel or discharge your loan. Cancellations and discharges are not automatic, and you must contact the lender or loan servicer to request an application. STOP HERE	You submitted an application to cancel or discharge your loan. Proceed to question B.2.

B.2 Did you provide all of the documentation required in the cancellation or discharge application?

NO	YES
You omitted some of the required documentation or you are not sure what documentation is required. Contact your lender or loan servicer and ask what supporting documentation is needed for the discharge or cancellation. STOP HERE	You documented everything in your application for cancellation or discharge. Proceed to question B.3.

B.3 Has your request for discharge or cancellation been denied?

NO	YES
<p>Your request to have your loan canceled has not been denied. Contact your lender to check the status of your request.</p> <p>STOP HERE</p>	<p>Your request to have your loan canceled has been denied. Proceed to question B.4.</p>

B.4 Have you discussed the reasons for denial with your lender or loan servicer?

NO	YES
<p>Contact your lender or loan servicer to discuss why they denied your cancellation or discharge application. Find more information about loan forgiveness, cancellation, and discharge at StudentAid.gov/repay-loans/forgiveness-cancellation.</p> <p>STOP HERE</p>	<p>You have talked with your lender or loan servicer about why your application was denied. Fill out the Ombudsman assistance request form at StudentAid.gov/repay-loans/disputes/prepare/contact-ombudsman.</p>

C. Closed School**C.1 Have you confirmed that the school you attended is officially closed?**

NO	YES
<p>If you are uncertain of the status of the school, do one of the following:</p> <ul style="list-style-type: none"> Access the Closed School Index and learn whether the school is officially closed. Contact the state licensing agency in the state where the school is located to ask whether the school has closed. <p>STOP HERE</p>	<p>Your school is officially closed. Proceed to question C.2.</p>

C.2 Are you attempting to have your loan discharged due to school closure?

NO	YES
<p>Your school closed but you're not seeking to have your loan discharged. Proceed to question C.3.</p>	<p>Your school closed and you want to have your loan discharged. Go to Section B (Cancellation or Discharge).</p>

C.3 Are you trying to obtain a refund for early withdrawal from a closed school?

NO	YES
<p>You didn't withdraw early or you're not seeking a refund. Proceed to question C.4.</p>	<p>If you are trying to obtain a refund for early withdrawal from a school that closed before the refund was issued, there are a couple of resources you should contact:</p> <ul style="list-style-type: none"> Your lender or guaranty agency. Contact your lender or guaranty agency to request a discharge of your refund. The state licensing agency. Contact the state agency that licensed the school to operate and ask whether it has a tuition recovery fund or bond for that school and how to make a claim for a refund. <p>STOP HERE</p>

C.4 Are you seeking to continue your education even though the school you were attending has closed?

NO	YES
<p>You're not seeking to continue your education. Proceed to question C.5.</p>	<p>You'd like to continue your education. You may be able to enroll in a similar program at another school. This arrangement usually allows you to apply the clock hours or credits that have been earned at the closed school toward the degree or certificate you will earn at the new school. By transferring clock hours, you may not have to pay to repeat coursework at the new school.</p> <p>The school you were attending may have arranged for its students to complete their education at a nearby, similar school. Contact the new school you plan to attend or the state licensing agency to find out if such arrangements were made.</p> <p>If the school did not make arrangements for students to complete their education at another school, contact the state licensing agency to find out if the agency has made such arrangements. Ask the state licensing agency whether there is a tuition recovery fund or performance bond that will cover your damages caused by the school's closure.</p> <p>You might also try contacting the school's accrediting agency. Sometimes accrediting agencies arrange for students to complete their education at nearby similar schools.</p> <p>STOP HERE</p>

C.5 Are you trying to obtain academic or financial aid records from the closed school you attended?

NO	YES
You have all the records you need. Fill out the Ombudsman assistance request form at StudentAid.gov/repay-loans/disputes/prepare/contact-ombudsman .	<p>You need to get your academic or financial records from the school.</p> <ul style="list-style-type: none">• Academic Record: Contact the state licensing agency that licensed the school to operate in the state where the school was located.• Financial Aid Records: It is usually not possible to obtain a financial aid transcript from a closed school, but the new school may check the National Student Loan Data System (NSLDS) for more information about previous aid. The new school may also request that you submit a statement showing previous financial aid received. <p>STOP HERE</p>

D. Dispute**D.1 Have you submitted an explanation of your dispute in writing, including supporting documentation?**

NO	YES
You have not sent your lender or loan servicer a written explanation of the dispute. Most lenders and loan holders require such an explanation along with documentation such as canceled payment instruments or copies of IRS offset notices. Before sending an explanation, contact your lender or loan servicer to find out what documentation is required. <p>STOP HERE</p>	Fill out the Ombudsman assistance request form at StudentAid.gov/repay-loans/disputes/prepare/contact-ombudsman .

Last updated/reviewed August 13, 2012.